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**Apple Home Health Services**  
**Written Comments**  
**House Energy Policy Committee**  
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Good morning Chairman Nesbitt, Vice Chairs Glenn and LaVoy, and to the House Energy Policy Committee:

My name is Naveed Ashraf and I am the Director of Community Resources for the Pakistan Women Association of Michigan and have lived in Michigan for 35 years. I want to thank you all for allowing me to discuss the matter of Michigan's energy future.

My organization is largely made up of health care professionals who work in major hospitals around the state. Reliable electricity, of course, is essential to ensuring the operation of our hospitals so that patient care is never compromised.

Many of our members are also small business owners for whom reliable electricity is imperative, but making sure that electric rates are affordable and predictable is equally important to successfully running a business.

Customers served under the deregulation cap present a challenge for Michigan's ability to plan for future energy needs. Right now, utilities are planning to ensure reliable electricity for their customers well into the future, but any plans for those in the deregulated market would have to be subsidized by utility customers.

Customers who rely on deregulated marketers can switch electric providers at a moment's notice and create an imbalance that places an unfair cost-shift burden on 99 percent of the state's ratepayers.

Currently, the subsidies associated with retail energy marketers unfairly shift millions of dollars in costs to 99 percent of Michiganders.

This is why I believe a fully regulated energy market – one that doesn't pick winners and losers – is the best course of action for all of Michigan.

Eliminating the inequitable cost shift of the deregulated market is simply fair for all of Michigan's families and businesses. Furthermore, a fully regulated electric market mitigates risks to rate volatility.

We need to enact an energy policy that puts Michigan first and guarantees that we have reliable and affordable energy.

I want to thank you again for allowing me to be here today.